

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: WILLIAMS, STEVEN A  
WILLIAMS, JACQUELINE R

§ Case No. 04-75421  
§  
§  
§

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>6,753.71</u>
<i>and approved disbursements of</i>	\$ <u>14.56</u>
<i>leaving a balance of</i>	\$ <u>6,739.15</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH D. OLSEN</u>	\$ <u>1,425.37</u>	\$ <u>517.24</u>
<i>Attorney for trustee</i> <u>Yalden, Olsen &amp; Willette</u>	\$ <u>712.25</u>	\$
<i>Appraiser</i>	\$	\$
<i>Auctioneer</i>	\$	\$
<i>Accountant</i>	\$	\$
<i>Special Attorney for trustee</i>	\$	\$
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$	\$
<i>Fees,</i> <u>United States Trustee</u>	\$	\$

Other \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,911.74 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>11P</u>	<u>INTERNAL REVENUE SERVICE</u>	\$ <u>2,911.74</u>	\$ <u>2,911.74</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 33,229.05 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.5 percent.

. Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Premium Marketing Systems</u>	\$ <u>290.00</u>	\$ <u>10.23</u>
<u>2</u>	<u>Discover Financial Services</u>	\$ <u>9,796.65</u>	\$ <u>345.69</u>
<u>3</u>	<u>Discover Financial Services</u>	\$ <u>7,440.07</u>	\$ <u>262.54</u>
<u>4</u>	<u>Discover Financial Services</u>	\$ <u>3,361.21</u>	\$ <u>118.61</u>
<u>5</u>	<u>ROCKFORD MERCANTILE AGENCY</u>	\$ <u>820.34</u>	\$ <u>28.95</u>
<u>6</u>	<u>MBNA America Bank</u>	\$ <u>3,375.42</u>	\$ <u>119.11</u>
	Household Finance		

7 Corporation/Beneficial \$ 8,145.36 \$ 287.42

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>10</u>	<u>eCAST Settlement Corporation, assignee of</u>	\$ <u>2,418.46</u>	\$ <u>0.00</u>
<u>11U</u>	<u>INTERNAL REVENUE SERVICE</u>	\$ <u>91.65</u>	\$ <u>0.00</u>
<u>12</u>	<u>eCAST Settlement Corporation assignee of</u>	\$ <u>6,085.14</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

211 South Court  
Rockford, IL 61101

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 09/14/2009 in Courtroom 115, United States Courthouse, 211 South Court Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 07/08/2009

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.